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DOCKET NO. CITI0125

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Patent Application of

Andrew WATSON

Art Unit: 2164

Serial No. 09/453,800

Examiner: Not assigned

Filed: December 3, 1999

For: SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED
ACCOUNT

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**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner of Patents
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the undersigned hereby brings to the attention of the Examiner the references noted on the attached Form PTO-1449.

The Examiner is respectfully requested to initial in the space adjacent to the listing on Form PTO-1449, and return a copy of the initialed Form PTO-1449 with the next communication to the undersigned, to confirm that this document has been considered by the Examiner and made of record in this application.

Since this statement is being filed before the first Office Action has been mailed, no fees are believed to be necessary; however, the Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458.

Serial No. 09/453,800
Group Art: 2164

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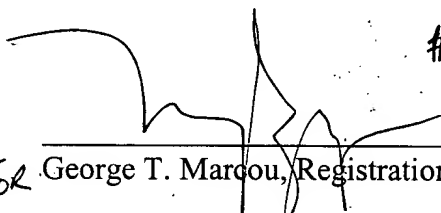
Docket No. CITI0125-US

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) regarding the PTO's duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Dated: 1/25/2002

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